

### Remarks

This is in response to the non-final Office Action mailed November 19, 2007. Claims 4 and 8 are canceled without prejudice or disclaimer. Claim 1 is amended to address a formality; the amendment is not meant to limit the scope of the claim. Claims 9-12 are added. Claims 1-3, 5-7, and 9-12 are pending. Reconsideration and allowance are requested for at least the following reasons.

#### I. Claim Objections

In section 2 of the Action, claim 1 is objected to because of a formality. Claim 1 is amended to address the formality. Reconsideration and allowance are therefore requested.

#### II. Claim Rejections – 35 U.S.C. § 112

In section 4 of the Action, claims 4 and 8 are rejected under 35 U.S.C. § 112, second paragraph, as being indefinite. This rejection is respectfully traversed, and the correctness of the rejection is not conceded. However, claims 4 and 8 are canceled without prejudice as to their future prosecution. Reconsideration and removal of the rejection are therefore requested.

#### III. Claim Rejections – 35 U.S.C. § 102

In section 6 of the Action, claims 1-8 are rejected under 35 U.S.C. § 102(b) as being anticipated by Hodgson et al. (U.S. 2002/0123972). This rejection is respectfully traversed, and the correctness of the rejection is not conceded. Reconsideration is requested for the following reasons.

A reference must teach each and every limitation to anticipate a claim. 35 U.S.C. § 102; MPEP 2131. Hodgson fails to teach each and every claim limitation of claims 1-8. Hodgson therefore fails to anticipate claims 1-8 for the following reasons.

##### A. Claims 1-4

Claim 1 is directed to a system for making a purchase transaction by PIN purchasing over the Internet. Claim 1 recites, in part, means for said Internet authorization server displaying a secure PIN pad screen and using a unique session key.

One example embodiment of such a secure PIN pad screen is described in the application as follows:

The APIs provide the universal, standard language and message structure that is used to communicate with the merchant and adopted by all third party providers. When the consumer selects this payment type, the consumer is redirected to a new URL, which pops up an authentication module referred to herein as the floating PIN pad. It should be appreciated that that floating PIN pad has a number arrangement of its PIN keys, the arrangement of which change every time a number is entered. Such PIN pad itself floats around on the screen. Such method prevents hacking wherein the PIN is identified by the pointing of and the location of every item on the particular page. Therefore, a hacker cannot determine what the consumer is doing with his mouse clicks or the equivalent input device. In addition, with the floating PIN pad, a consumer is not able to enter the PIN using a keyboard, thereby preventing hackers from determining the PIN from any keyboard activity.

Application, p. 9, ll. 13-24. This portion of the specification clearly discloses a floating PIN pad that is presented to the consumer in a pop up window on the user's display. The consumer enters the consumer's PIN using the floating PIN pad, rather than the consumer's keyboard.

In contrast, Hodgson discloses a system in which PIN pad hardware 16 is used to enter the user's PIN. Hodgson, ¶¶ 0057 and 0058; Fig. 1. The PIN pad hardware 16 disclosed by Hodgson is therefore a physical hardware device that is connected to the user's computer 12. The Action notes that Hodgson discloses at paragraph 0026 that a PIN/PAD can be incorporated into the consumer's "Internet access device." Again, this disclosure appears to relate to the physical incorporation of a PIN pad into a modem or router used by the consumer to access the Internet.

Hodgson fails to disclose or suggest a means for said Internet authorization server displaying a secure PIN pad screen as recited in claim 1 and described in the specification of the present application. Hodgson therefore fails to anticipate claim 1. Reconsideration and allowance of claim 1, as well as claims 2 and 3 that depend therefrom, are therefore requested.

#### B. Claims 5-8

Claim 5 is directed to a method for making a purchase transaction by PIN purchasing over the Internet. Claim 5 recites, in part, said Internet authorization server displaying a secure PIN pad screen. As noted above, Hodgson fails to disclose or suggest displaying a secure PIN

pad screen, since Hodgson discloses a physical PIN pad device. Reconsideration and allowance of claim 5, as well as claims 6 and 7 that depend therefrom, are therefore requested.

IV. 37 CFR § 1.105 Requirement for Information

Pages 12 and 13 of the Action include a requirement for information under 37 CFR 1.105. The requirement is directed to information regarding the encryption algorithm recited in claims 4 and 8 because some acronyms are allegedly unclear. This requirement is respectfully traversed, and the correctness of the requirement is not conceded. Reconsideration is requested for the following reasons.

It is submitted that the limitations of dependent claims 4 and 8 are sufficiently defined in the application to satisfy section 112 and allow for examination without the additional information requested. In any event, claims 4 and 8 are canceled without prejudice as to their future prosecution. Reconsideration and removal of the request are therefore requested.

V. New Claims 9-12

New claims 9-12 further define over the cited references. Consideration and allowance are requested.

VI. Conclusion

Favorable consideration in the form of a Notice of Allowance is requested. Please contact the undersigned attorney with any questions regarding this application.

Additionally, the Commissioner is hereby authorized to charge any additional fees as set forth in §§ 38 CFR 1.16 to 1.18 which may be required for entry of these papers or to credit any overpayment to Deposit Account No. 13-2725.

Respectfully submitted,  
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